

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

IN RE:) **CASE NO: 23-41028**
STEPHANIE T HENRY) **Chapter 13**
) **Re: Objection to Claim 1 filed by**
) **CARMAX BUSINESS SERVICES LLC**
) **Acct: 3931**
)
Debtor)
)

CERTIFICATION AND ORDER FOR TRUSTEE'S OBJECTION TO CLAIM

The Trustee certifies that she made service in accordance with applicable bankruptcy rules, that 21 days have passed since service of Trustee's objection and that Trustee has received no response in opposition to her objection or that any opposition has been resolved.

ORDCLM--AC
6 OBJ: 04/06/2023

/s/ Diana S. Daugherty

Diana S. Daugherty

Standing Chapter 13 Trustee

ORDER

Upon Trustee's objection to claim number 1 filed by CARMAX BUSINESS SERVICES LLC, for good cause shown, it is ORDERED that the Trustee's objection is SUSTAINED and the claim is allowed but ordered paid as \$11,250.00 secured with the remainder of the claim as a general unsecured claim. An amended claim may be filed.

DATED: May 11, 2023
St. Louis, Missouri

Kathy A. Surratt - States
KATHY A. SURRATT-STATES
U.S. Bankruptcy Judge

Copy mailed to:

STEPHANIE T HENRY
4631 VARRELMANN AVE
SAINT LOUIS, MO 63116

WILLIAM H RIDINGS JR
2510 S BRENTWOOD BLVD STE 205
C/O RIDINGS LAW FIRM
ST LOUIS, MO 63144

Diana S. Daugherty
Standing Chapter 13 Trustee
P.O. Box 430908
St. Louis, MO 63143

CARMAX BUSINESS SERVICES LLC
225 CHASTAIN MEADOWS CT NW #210
C/O CARMAX AUTO FINANCE
KENNESAW, GA 30144-5942

United States Bankruptcy Court

Eastern District of Missouri

In re:
Stephanie T Henry
Debtor

Case No. 23-41028-kss
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0865-4
Date Rcvd: May 11, 2023

User: admin
Form ID: pdf02

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2023:

Recip ID	Recipient Name and Address
db	+ Stephanie T Henry, 4631 Varrelmann Ave, Saint Louis, MO 63116-2417

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
25346115	Email/Text: CAF_Bankruptcy_Department@carmax.com	May 11 2023 22:41:00	CarMax Auto Finance dba CarMax Business Srvcs, LLC, 225 Chastain Meadows Court., Ste 210, Kennesaw, GA 30144

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2023 at the address(es) listed below:

Name	Email Address
Diana S. Daugherty	standing_trustee@ch13stl.com trust33@ch13stl.com
Hunter Charles Gould	on behalf of Creditor U.S. Bank National Association moedbknoces@southlaw.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
William H. Ridings, Jr.	

District/off: 0865-4

User: admin

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Date Rcvd: May 11, 2023

Form ID: pdf02

Total Noticed: 2

on behalf of Debtor Stephanie T Henry ridingslaw2003@yahoo.com

TOTAL: 4